

Housing Needs and Economic Conditions of Cook County’s Older Adults, 2021

Data and Methodology

This report brings together data products from the United States Census Bureau, including the American Community Survey (ACS) Public Use Microdata Sample (PUMS) data for the years 2012 through 2019.

The American Community Survey is a survey conducted every year by the Census Bureau based on a geographically stratified sample of about 1 percent of the United States population. PUMS data is a publicly available package of the original survey responses. PUMS data may be used to develop custom tables and conduct original analysis using standard statistical software. PUMS data are provided to the public at the Public Use Microdata Area (PUMA) level, which is a geography that generally contains between 40,000 and 100,000 households. Please note, data calculated for the City of Chicago excludes parts of O’Hare, Norwood Park, and Edison Park. These areas are included in Suburban Cook County PUMAs.

The 34 submarkets that IHS maps in this report are based on PUMA geographies. Each year, the Census Bureau publishes 1-year estimates for places with populations above 65,000. For this analysis, the PUMS data was processed using IBM SPSS 26 and the standard weights provided by the United States Census Bureau. All estimates are based on 1-year PUMS data.

Income levels were calculated using household median income regardless of household size for the Chicago-Naperville-Elgin Metropolitan Statistical Area (MSA) tables using American FactFinder tables generated using 1-year ACS estimates. The Chicago-Naperville- Elgin MSA includes the Illinois counties of Cook, DeKalb, DuPage, Grundy, Kane, Kendall, Lake, McHenry, and Will, the Indiana counties of Jasper, Lake, Newton and Porter, and Kenosha County in Wisconsin. Table 1 displays median income values by year, followed by Table 2 displaying income levels for 2019.

Table 1. Chicago Metropolitan Statistical Area Household Median Income

Year	2012	2013	2014	2015	2016	2017	2018	2019
Median Household Income	\$59,261	\$60,564	\$61,598	\$63,153	\$66,020	\$68,403	\$70,760	\$75,379

Source: American Community Survey Data 1-Year, 2012-2019

Table 2. 2012 Income Levels based on Chicago Metropolitan Statistical Area Household Median Income

<30% AMI	30-50% AMI	50-80% AMI	80-120% AMI	120-200% AMI	>200% AMI
\$0.00- \$17,778.29	\$17,778.30- \$29,630.49	\$29,630.50- \$47,408.79	\$47,408.80- \$71,113.19	\$71,113.20- \$118,521.99	\$118,522.00 and Greater

Source: American Community Survey Data 1-Year, 2012

Table 3. 2019 Income Levels based on Chicago Metropolitan Statistical Area Household Median Income

<30% AMI	30-50% AMI	50-80% AMI	80-120% AMI	120-200% AMI	>200% AMI
\$0.00- \$22,613.69	\$22,613.70- \$37,689.49	\$37,689.50- \$60,303.19	\$60,303.20- \$90,454.79	\$90,454.80- \$150,757.99	\$150,758.00 and Greater

Source: American Community Survey Data 1-Year, 2019

Rent Burden – The annual percentage of household income spent toward rent payments. This report classifies any household with zero or negative values for household income as “Severely Burdened.” Additionally, zero or missing values for monthly rent payments are classified as “No Burden,” as are households with missing values for household income. This methodology is in line with comparable analysis, including the Joint Center for Housing Studies at Harvard University’s annual report on the national rental housing market¹.

Head of householder Race and Ethnicity – In our analysis, householder race and ethnicity are categorized as follows from the American Community Survey: A white person is a person who identified as white alone; a Black or African American person is a person who identified as Black or African American alone; a Hispanic or Latinx person is a person who identified as Spanish/Hispanic/Latino origin; an Asian person is a person who identified as Asian alone; and a person categorized as All Other Race/Ethnicity Head of Householder is a person who identified as American Indian or Alaska Native or Native Hawaiian and Other Pacific Islander or Some Other Race or Two or More Races.

¹ Joint Center for Housing Studies of Harvard University. The State of the Nation’s Housing 2021. Cambridge, MA, 2021. <https://www.jchs.harvard.edu/state-nations-housing-2021>